

Certificate Number: 05781-PAM-DE-034427795

Bankruptcy Case Number: 19-05200



05781-PAM-DE-034427795

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 7, 2020, at 6:08 o'clock AM PDT, Richard Luckabaugh completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 7, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President